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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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Srihari Kumar

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EXAMINER

GREENE, DANIEL LAWSON

ART UNIT

PAPER NUMBER

3694

MAIL DATE

DELIVERY MODE

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PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No. 09/785,929	Applicant(s) KUMAR ET AL.	
	Examiner DANIEL L. GREENE	Art Unit 3694	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 September 2008.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 13 and 15-23 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 13 and 15-23 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

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DETAILED ACTION

1. Claims 13 and 15-23 are pending. Applicant amended several claims and responded to the previous Office action mailed 2/11/2008 as well as the 8/21/2008 Notice of Non-Compliance in the response received 9/19/2008.
2. An action on the merits of claims 13 and 15-23 follows.

Response to Amendment

3. Applicant's amendment to claim 13 failed to amend the last limitation from "the first server node" to "the first internet site" as was done in the rest of claim 13. For purposes of examination the Examiner considers that the last limitation is indeed directed toward the first Internet site.

Appropriate correction is required.

4. The terminal disclaimer received 5/12/2008 was approved on 5/30/2008. Accordingly, the rejection set forth in section 4 of said previous Office action mailed 2/11/2008 is withdrawn.

Response to Arguments

5. Applicant's arguments filed 9/19/2008, with regard to the 35 USC 103 rejections set forth in sections 6 and 7 of said previous Office action have been fully considered and they are persuasive. Accordingly, said rejections are withdrawn. However upon further consideration, new grounds of rejections are set forth below.
6. **Applicant's arguments with regard to the 35 USC 103 rejection set forth in section 8 of said previous Office action have been fully considered but they are not persuasive.**

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Accordingly, said rejection is sustained and incorporated herein as evidenced by its reproduction in section 10 below.

Applicant argues on page 12 of said response:

“...Applicant points out that Schrader fails to teach bill pay software enabling the user to access an interactive interface where the user may view and pay selected itemized bills. All of the figures in Schrader show vendor payment windows, not itemized bills to be paid, as claimed. “

Response:

Schrader clearly discloses downloading itemized MASTERCARD account details in, for example, Figure 6. Further, resort may be had to, for example, Col 15. lines 28-55, reproduced immediately below:

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Registration

In a preferred embodiment, the personal online finance application **304** enables the user to enter account information for a number of financial institutions and payees in order to register the user's account for later transactions. For each financial institution, the account information includes an account number, an account type which could be one of checking, savings, money market, line of credit and credit card, an account description, and the financial institution's routing number. The user also enters a social security number. Checking accounts and money market accounts may additionally be enabled for bill payment, which will allow users to write electronic checks from these accounts. Account creation is handled internally by the database module **1407**, which modifies the transaction database to include additional accounts using the registration information.

Once the accounts have been registered, the user may create transactions in these accounts. Account information may be modified at any time, but this will affect all existing transactions that are related to that account. New accounts may be added or accounts may be deleted when necessary. The user may also enter a list of payees to whom the user intends to make payments. Each payee is characterized by a name, an account number, an address, and a telephone number. Payee information is stored with each account separately in the transaction database

7. The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Claim Rejections - 35 USC § 102

8. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

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(a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for a patent.

9. Claims 13 and 15-23 are rejected under 35 U.S.C. 102(a) as being anticipated by U.S. Patent 6,070,150 to Remington et al. (Remington).

Regarding claim 13, Remington clearly discloses an interactive bill-payment system, comprising:

an Internet-connected computerized appliance (see for example, Figure 4, 11, 12, etc., item 114, Col. 7, etc.) providing access to Internet sites for a user:

a first Internet site (See for example, Figure 11, item 252, Col. 16 lines 14+) accessible by the computerized appliance comprising bill- payment software providing an interactive interface enabling the user to select, view and pay itemized bills (see for example, Fig. 8, Col. 10, lines 33-42, Col. 12, lines 46+etc.); and

a second Internet site accessible to the first Internet site, the second Internet site providing automated navigation to billing sources subscribed to by the user, following pre-programmed instructions provided by the user, collecting itemized bills and bill-related data, and providing same to the first server node (see, for example, Figure 11, Col. 16 lines 14-55, etc.

Regarding claim 15 and the limitation wherein the first Internet site is a portal server providing a personalized interface for the user in hypertext markup language, see for example, Col. 16 lines 14+, reproduced immediately below;

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which is referenced generally by number **250**. System **250** differs from the system **110** described with respect to FIG. **4** in that an intermediary **252** is interposed between the biller **112** and consumer **114**. The intermediary **252** is a bill
20 presentment and payment remittance service provider that handles billing responsibilities for the biller and payment instructions remitted back from the consumers. The intermediary **252** acts as a centralized bill warehouse and delivery mechanism that offers one gathering place for both
25 billers and consumers. The intermediary **252** is equipped with a computing unit that is programmed to electronically handle the bills, remittance information, payment instructions, and staging and delivery instructions on behalf of many different billers and many different consumers. The
30 intermediary functions can also be split among multiple entities. For example, one company can stage the bills and another company can handle the remittance processing. Other arrangements for handling the intermediary functions are also possible.

Regarding claim 16 and the limitation wherein the billing sources are subscribed to by the user requiring the second Internet site to enter a username and password on behalf of the user, authorized by the user, for access to user bill information see for example, Col. 4, lines 30+.

Regarding claim 17 and the limitation wherein the Internet-connected computerized appliance is a personal computer with accessibility to the Internet, see for example, the definition of item 114 throughout the specification, Col. 8, lines 33+, etc..

Regarding claim 18 and the limitation wherein the Internet-connected computerized appliance is a cellular telephone with accessibility to the Internet, see for example, Col. 8, lines 33+, etc.

Regarding claim 19 and the limitation wherein the Internet-connected computerized appliance is a hand-held computer with accessibility to the Internet see for example, Col. 8, lines 33+, etc.

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Regarding claim 20 and the limitation wherein the second Internet site stores aggregated bill data on behalf of the user in a connected data repository remote from the second server node see for example, Col. 16.

Regarding claim 21 and the limitation wherein the bill- payment software interface is linked to a plurality of secondary interfaces provided in the form of hypertext markup language see for example, Col. 16.

Regarding claim 22 and the limitation wherein management of the listed bills include at least viewing a complete representation of the bill, marking that the bill has been paid, deleting the bill, and receiving an alert associated with the bill see for example, Col. 18, claim 17.

Regarding claim 23 and the limitation wherein selected management of the bill includes recommendations from the system see for example, Claim 13 in Col. 18.

Claim Rejections - 35 USC § 103

10. Claims 13 and 15-23 are rejected under 35 U.S.C. 103(a) as being obvious over U.S. Patent 5,903,881 to Schrader et al. (Schrader) in view of MPEP section 2144.04 for the reasons set forth in section 8 of the previous office action mailed 2/11/2008.

See the discussion set forth in section 6 above.

Conclusion

11. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure. Both articles disclose features Microsoft ® money 98 was implementing back in 1997.

12. Applicant's amendment necessitated the new ground(s) of rejection presented in this Office action. Accordingly, **THIS ACTION IS MADE FINAL**. See MPEP § 706.07(a). Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

13. A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the date of this final action.

14. Any inquiry concerning this communication or earlier communications from the examiner should be directed to DANIEL L. GREENE whose telephone number is (571)272-6876. The examiner can normally be reached on Mon-Thur.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P. Trammell can be reached on (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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15. Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/D. L. G./

Examiner, Art Unit 3694

2009-06-07

/James P Trammell/

Supervisory Patent Examiner, Art Unit 3694